

TRINITY CAPITAL CORPORATION

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 1056161	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,668	\$1,557	-6.7%		
Loans	\$1,249	\$1,215	-2.7%		
Construction & development	\$194	\$165	-15.2%		
Closed-end 1-4 family residential	\$357	\$374	5.0%		
Home equity	\$52	\$51	-1.7%		
Credit card	\$13	\$12	-9.9%		
Other consumer	\$34	\$28	-16.2%		
Commercial & Industrial	\$138	\$150	8.9%		
Commercial real estate	\$396	\$370	-6.6%		
Unused commitments	\$156	\$153	-1.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$42	\$99	137.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$106	\$74	-30.0%		
Cash & balances due	\$207	\$106	-48.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$54	\$91	69.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$52	\$83	59.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,517	\$1,402	-7.6%		
Deposits	\$1,474	\$1,361	-7.7%		
Total other borrowings	\$33	\$33	-0.1%		
FHLB advances	\$33	\$33	-0.1%		
Equity					
Equity capital at quarter end	\$151	\$156	2.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$36	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	9.6%	--		
Tier 1 risk based capital ratio	12.4%	13.0%	--		
Total risk based capital ratio	13.6%	14.3%	--		
Return on equity ¹	3.3%	6.6%	--		
Return on assets ¹	0.3%	0.6%	--		
Net interest margin ¹	3.7%	4.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	37.7%	57.5%	--		
Loss provision to net charge-offs (qtr)	93.3%	97.3%	--		
Net charge-offs to average loans and leases ¹	1.8%	1.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	11.0%	8.4%	0.9%	0.5%	--
Closed-end 1-4 family residential	2.4%	2.7%	0.3%	0.3%	--
Home equity	2.3%	1.6%	0.0%	0.4%	--
Credit card	0.4%	0.4%	0.5%	0.6%	--
Other consumer	0.1%	0.3%	0.4%	0.6%	--
Commercial & Industrial	3.2%	1.7%	1.5%	1.1%	--
Commercial real estate	2.5%	0.8%	0.0%	0.1%	--
Total loans	5.2%	4.1%	0.5%	0.4%	--